# Claims Education International insurance institute Claims Education Magazine

TRAINING | TALK

FEATURE | STORY

In this issue we feature a story highlighting Copart, a global leader in online vehicle auctions, and a premier destination for the resale and remarketing of vehicles. You can also read about some of the highlights from the 2018 Claims Education Conference held in New Orleans, LA in May.

This issue welcomes quite a few new customers, especially on the international level. See if there is anyone you know in the News Briefs section.

Our Feature Course section provides information on our latest addition to our highlighted workshops, *Real-Life Time Management for the Insurance Professional* full day course. We are also looking forward to the session that will be presented by our friends at Copart, *Demystifying the Catch Phrases of AI, Machine Learning and Deep Learning* at the 2019 Claims Education Conference.

As always, we here at International Insurance Institute welcome your contributions to CEM and encourage you to contact Karla Alcerro at karla@insuranceinstitute.com for any input. Please feel free to direct any questions, feedback, articles, claims success stories, and/ or even topics that you would like to see discussed in the magazine.



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Carl Van
President and CEO
International
Insurance Institute

# COPART Making a Positive Impact since 1982

A lot of cool things happened in 1982. Disney opened the EPCOT theme park, Michael Jackson released "Thriller," and, amid a severe recession, the first location of Copart opened in Vallejo, California. Copart, Inc. began as a single salvage yard and, over the last 36 years, has become the global leader in online vehicle auctions, as well as a premier destination for the resale and remarketing of vehicles. Copart currently operates more than 200 locations in 11 countries and has over 125,000 vehicles up for auction every day. This growth benefits both buyers and sellers. Vinnie Mitz, President of Copart agrees, "A growing global presence is a win for both our sellers and buyers. For our sellers, it improves cycle time and reduces costs. For our buyers, it increases access to a greater volume and variety of vehicles."

Copart has a lot of "firsts" under their belt. After going nationwide in 1995 and launching copart.com in 1996, they were the first vehicle auction company to accept proxy bids for online bidding, first to put images online, and the first to launch a hybrid auction model. In 2003, they were the first to launch a complete online auction model, and ten years later, they were the first in the industry to launch an iPad app.

Many different industries are served by Copart including insurance agencies, rental car companies and financial institutions. Insurance vehicles are their most commonly sold units and Copart has designed programs for agencies to cut cycle time, reduce reporting errors and increase returns. They also sell thousands of rental cars each year coming off of lease to buyers worldwide. In addition to the insurance and dealer market, Copart also works with municipalities, fleet sellers and

## FEATURE | STORY



Chris Coniglio and Yoker Vidal of Copart at the 2018 Claims Education Conference

they partner with leading charities to minimize the costs associated with low-value vehicle donations while their patented auction technology maximizes the returns for the charity.

Copart is a valuable asset to the claims industry as well. They can expedite the claim settling process and lower the appraisal costs with accurate, detailed vehicle information. Obtaining lien releases or title paperwork from owners and resolving title problems is turnkey. They also have dedicated specialists to reduce inventory and evaluate pro-active legal title alternatives. Their industry experts on staff can provide detailed analysis and comps on total loss processes.

Not only does Copart have a successful business model, they are committed to conducting business properly and ethically. They are passionate about making a positive impact and one of their priorities as a company is to give back to the communities that house their locations. For example, Copart raised money for victims of Hurricane Harvey and they also support Keys to Progress, a veteran assistance program.

In addition to their philanthropic efforts, nearly half of Copart locations have ongoing relationships with local law enforcement, fire departments and other agencies. Most commonly, these locations provide a controlled environment for police K9s to train for tracking and narcotics and explosives detection. Detective agencies use the locations to practice accident investigations, and fire departments train first responders in person extraction and they even train in the use of Jaws of Life.

Copart cares about the environment too and they are an industry leader in preserving natural environments. They are dedicated to maintaining clean and organized facilities and they follow very strict guidelines for disposal of fluids and



Marilyn O'Brien chats with Chris Coniglio at the Copart booth at the 2018 Claims Education Conference

other waste. In just one year, Copart recycled over 380 tons of material, reduced greenhouses gases by an estimated 390 tons and saved more than 19,000 gallons of oil.

Understandably, Copart's success has earned them a place on the Forbes America's Best Small Companies, as well as the Confirmit ACE Award for exceptional customer service three years in a row, and in 2015, Copart was recognized as one of Deloitte's "The Exceptional 100 List of Top Performing U.S. Companies." These accolades are a result of all of the good, hard-working staff that make Copart the company it is today. As Jay Adair, CEO of Copart explains, "It was our founder Willis Johnson's vision that set the frame work for the company we have become, as well as our nearly 6,000 employees worldwide who continue to innovate and lead our business each day."

International Insurance Institute looks forward to welcoming Copart back to the 2019 Claims Education Conference where Christopher Hart, Senior Director of Business Intelligence and Strategic Initiatives at Copart, will present, "Demystifying the Catch Phrases of AI, Machine Learning and Deep Learning." In this session, Christopher will explore artificial intelligence and cognitive technologies at a high level and explain the difference between machine learning and deep learning by giving real-world examples that most will be familiar with in their everyday life. He will then dig deeper into a handful of Copart's products to examine how machine learning and deep learning function using these products as case studies.

We are proud to partner with such a well-respected company and a true ambassador for the insurance industry and look forward to seeing Copart at the 2019 Claims Education Conference.

# LAISSEZ LES BON TEMPS ROULER

(LET THE GOOD TIMES ROLL)

# SUCCESSFUL 13TH ANNUAL CLAIMS EDUCATION CONFERENCE HELD IN NEW ORLEANS



Michael Erko getting into the spirit of New Orleans with his souvenir hat

The International Insurance Institute, Inc.(III), along with the American Educational Institute and the Society of Claim Law Associates, returned to the Big Easy for the 13th Annual Claims Education Conference. Hundreds of attendees, exhibitors and guests joined together May 8-11, 2018 at the Hilton New Orleans Riverside to network, attend sessions focused on claims-specific topics and, for many, to celebrate their newlyearned SCLA designations.



Attendees checking in for the conference

It's all about location in New Orleans and attendees were at the center of it all at the Hilton New Orleans Riverside. Nestled against the



New Orleans Streetcar

banks of the Mississippi, guests were able to watch the ships come sailing in, step across the street to experience Harrah's or ride a streetcar to the French Quarter, to name just a few of the many nearby entertainment options.



Seema Pandey from Washington Schools Risk Management Pool and Corinn McBride from American Educational Institute in the exhibit hall



Carl Van from International Insurance Institute, Inc. teaching Leadership Decision Making

# SECOND | STORY

It is fun to take in all that the city of New Orleans has to offer, but many faithful attendees return year after year for the claims training that they receive. The conference featured three breakout session tracks - Soft Skills, Manager and Technical.



Dale Silvey from American Family Insurance taking notes



Stephanie Jackson from Louisiana Citizens Property Insurance Corp. having fun at the 99-Second Exhibitor Fun Talk



Michelle Medel with Jon Medel from Northbridge enjoying breakfast

All soft-skill subjects were presented by III trainers Carl Van, Dave Vanderpan and Teresa Headrick, along with one bonus session presented by the Hilton's lead pastry chefs where attendees were able to learn how to make beignets and even had the pleasure of sampling fresh beignets.



Teresa Headrick from International Insurance Institute, Inc. with the Chef Lupita Moabrark and Chef Mark Quitney from the Hilton New Orleans Riverside.



Alice Parisot from Esurance in the Leadership Decision Making session



Teresa Headrick from International Insurance Institute, Inc. teaches the StrengthsFinder 2.0 session



Rachael Hoffman and Jean Timm from Secura in the Listening and Empathy breakout session



Dana Grandey from Washington Schools Risk Management Pool at the prize drawing



Jessica Lyons from City of Henderson in the Awesome Claims Customer Service session

#### OTHER SESSIONS INCLUDED:

- Awesome Claims Customer Service Pt. 1: Meeting and Exceeding Expectations
- StrengthsFinder 2.0: Now Discover Your Strengths
- Leadership Decision Making Pt. 1: What You Did Wrong and Why
- Leadership Decision Making Pt. 2: What You Did Right and Why
- Awesome Claims Customer Service Pt. 2: Say This, Not That
- File Documentation for Managers: Nine Most Common File Documentation Errors
- Money for Nothing
- Loss Prevention in the Restaurant Industry
- Negotiation Skills Pt. 1: Words to Avoid with Unrepresented Parties
- Negotiation Skills Pt. 2: Preparing Strengths and Weaknesses
- Teaching and Coaching Pt. 1: The Art of Inspiring Improvement

- Teaching and Coaching Pt. 2: How to Tell if You Have a Training Issue
- Listening and Empathy
- Effective Recorded Statements Pt. 1: Listening and Follow-Up Questions
- Effective Recorded Statements Pt. 2: **Detecting Possible Deception**



Susan Wheaton from Utica First Insurance Company in a breakout session



Steve Lauderdale from Shelter Mutual Insurance Group in the exhibit hall



Rick Jones and Kris Norman from Olympus Insurance head to a breakout session

## SECOND STORY



Dave Vanderpan from International Insurance Institute, Inc. teaching Negotiation Skills



Kira Hertzfeld from OHIO Fair Plan in the Awesome Claims Customer Service session

The technical subjects were presented by AEI members David Alfini, Esq., Partner, Hinshaw & Culbertson, LLP; Craig Bennion, Esq., Member and Alissa Christopher, Esq., Associate, Cozen O'Connor; James Busenlener, Esq., Partner, Matthiesen, Wickert & Lehrer, S.C.; Duncan Fobes, Esq., Principal, Patterson, Buchanan, Fobes & Leitch; Michael Forte, Esq., Partner and Suzanne Singer, Esq., Partner, Rumberger, Kirk and Caldwell; Brendan Hanrahan, Esq., Associate, Bullivant Houser Bailey P.C.; and Bryan Kelley, SCLA, Allstate Insurance Company.



David Alfini, Esq. from Hinshaw and Culbertson, LLP teaching the Ethics for Adjusters session



Marilyn O'Brien from Allstate with Mike Forte, Esq. and Suzanne Singer, Esq. from Rumberger Kirk and Caldwell

#### THEIR SUBJECTS INCLUDED:

- Defense Strategies that Give You the Most Bang for Your Buck
- Ethics for Adjusters
- Preserving the Attorney-Client Privilege in Claims Handling
- Don't Let a Lienholder Wreck Your Settlement
- Successful Management of Commercial Motor Vehicle Accident Litigation - An Insider's Perspective
- Depositions in Bad Faith Cases: How to Prepare for, Mindfully Attend, and Learn from an Uncomfortable Experience
- Employment Law Update
- Tips for Success from Insurance Claims Industry Leaders



Alissa Christopher, Esq. from Cozen O'Connor in the Defense Strategies that Give You the Most Bang for Your Buck session

Of course, it isn't all work and no play when you attend the Claims Education Conference. Guests had the option of signing up for one of several social activities that were offered, including the New Orleans School of Cooking. Over the course of an afternoon participants learned how to cook an authentic Louisiana meal while also getting an insider's perspective in the New Orleans foodie scene from an experienced chef. The menu included barbecued shrimp, corn and crab bisque, seafood jambalaya and bananas foster, complete with an exciting, fiery finish.

There was also a sold-out Airboat Adventures tour through the swamps of Louisiana where guests enjoyed a journey through flora and fauna and viewed wildlife including alligators, snakes, ibis, egrets and more. Some attendees even got to hold a baby alligator!



Lacey Payne holding a baby alligator



Some attendees tried the refreshing Milk Punch from Bourbon House in the French Quarter

For the history buffs, there was a private tour of the WWII Museum and a viewing of their exclusive 4-D cinematic experience, "Beyond All Boundaries" narrated by Tom Hanks.



Attendees enjoying the Horse and Carriage Ride in the French Quarter

Some attendees chose the classic Horse and Carriage tour of the French Quarter where an experienced guide pointed out some famous landmarks, including a stop at Lafitte's Blacksmith Shop, which is reputed to be the oldest structure used as a bar in the United States.

For those who were able to stay an extra day, there was the option of going on the Plantation Mansion tour which included a tour of Laura, a Creole plantation as well as Oak Alley, an antebellum mansion.

In addition to the activities, attendees also had the opportunity to join their friends and colleagues for a delightful evening out for dinner at Emeril Lagasse's flagship restaurant in the New Orleans Warehouse District. After a short stroll to the restaurant, participants enjoyed a glass of wine or a cocktail, compliments of Emeril.



Manny Cardozo is ready to dig in to his meal at Emeril's

Emeril Lagasse swung by to say hello and thank the attendees of the Claims Education Conference in person.



Ann Van, Emeril Lagasse and Carl Van at the Group Dinner at Emeril's

# SECOND | STORY



Manny Cardozo from Bell Subrogation performing bells for the 99-Second Exhibitor Fun Talk

The fun was not limited to activities outside of the hotel. The perennial favorite "99-Second Exhibitor Fun Talk" showcased the hidden talents of our exhibitors during the conference lunch. There was a reimagining of the Dr. Seuss's "Cat in the Hat," an avant-garde bell performance, we got "Krunk" with some Saints fans and went "Surfin' USA!" Each year seems to bring out more unique and entertaining ideas - we look forward to next year's lineup!



Brad Gutcher from I-CAR "Surfin' USA" at the 99-Second Exhibitor Fun Talk



Ann Van from International Insurance Institute, Inc. lights it up at the 99-Second Exhibitor Fun Talk



Dave Vanderpan ducks so Carl Van can launch a mini-football at the 99-Second Exhibitor Fun Talk



Dana Miller and Isaac Escobedo from Mullen and Filippi perform their version of Cat in the Hat

This conference has a reputation for including extra perks that you won't find at other conferences, and this year was no different. Attendees were treated to a real working daiquiri machine in the exhibit hall and could enjoy as many refills as they wanted.



Lisa Ferrier from International Insurance Institute, Inc. tests the daiquiri machine

# SECOND | STORY



Devin Corpuz, our youngest guest, starting the day off right with a wholesome breakfast



Brad Gutcher from I-CAR and Deborah Callahan from Washington Schools Risk Management Pool enjoying some King Cake

To accompany the daiquiris, participants dined on traditional New Orleans King Cake, complete with a plastic baby inside the cake, as well as a lavish lunch buffet featuring the flavors of the Big Easy like seafood gumbo, shrimp etouffee, gulf redfish and rich Mississippi mud squares.

Attendees also feasted on fresh, hot beignets, and this year they had the opportunity to help make them during one of our soft skills sessions, "Risk Management in the Restaurant Industry." The session was such a success that we plan to bring it back again for 2019. We can't forget about the gift cards!

Everyone was excited to take part in a prize drawing which included over \$2,000 in various gift cards as giveaways. The grand prize was a \$1,000 gift card to Bed, Bath and Beyond and a complimentary conference registration for 2019.



Andy Condrey from the Gray Insurance Company delivering some daiquiris



Joanne Cacayorin, Barbara Fajota and John Corpuz from First Insurance Company of Hawaii won the prize for the furthest distance traveled

Copart specializes in the resale and remarketing of vehicles with innovative technology and online auction platform that links sellers and members around the globe.



Steve Lauderdale visits with Yoker Vidal at the Copart booth

# SECOND STORY

I-CAR is the leader in collision repair technology and offers solutions tailored to everyone involved in repairing customers' vehicles - from Physical Damage Appraisers to the shop technicians.



Rachael Hoffman and Jean Timm from Secura visit Brad Gutcher from I-CAR

We extend our thanks to the exhibitors (see list below) and to the attendees for joining us in New Orleans.

#### **DIAMOND SPONSOR**

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#### **GOLD SPONSORS**

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Latitude Subrogation Services

Matthiesen Wickert & Lehrer, S.C.

Mullen & Filippi, LLP

Paragon Asset Recovery Services, Inc.

VeriClaim, Inc./Sedgwick



Sean Garrett from Paragon Asset Recovery Services, Inc. visits with attendees at his booth



Slaed Spiller and Jenny Schaeffler from Vericlaim/Sedgwick



Ben Ebling and Jon Coscia from Latitude Subrogation Services

We'd also like to congratulate Lacey Payne, SCLA for receiving the Distinguished SCLA Award as well as the following AEI members for achieving a designation. A Designation Conferment for designees and their guests took place during the conference.





Lacey Payne receives her Distinguished SCLA Award from Marilyn O'Brien, SCLA Board President

# AUTOMOBILE CLAIM LAW SPECIALIST (ACLS)

BELL, LLC

Manny Cardozo

# SENIOR CLAIM LAW ASSOCIATE (SCLA)

# AMERIPRISE AUTO AND HOME INSURANCE

Jessica B. Stefaniak

#### **ARGO GROUP US**

Sonya Powers

#### **AUTO-OWNERS INSURANCE**

Lacey E. Payne

Central Insurance Company

Louise E. Scharon

# FEDERATED MUTUAL INSURANCE COMPANY

Lee Phillips

# FIRST INSURANCE COMPANY OF HAWAII

Joanne A. Cacayorin

John Corpuz

Barbara Fajota

#### GLATFELTER INSURANCE GROUP

Christina Bruno

Kevin Hoss

Eric J. Stuber

#### HIGHLAND CLAIM SERVICES, INC.

Alissia A. Conover

Denise Fierro

# KENTUCKY FARM

## BUREAU MUTUAL

Matthew Carrico

Richard Lee Holt Jr.

Wesley E. Wyatt

#### LIBERTY MUTUAL

Danette D. St. John-Kearse

### ME CONSULTING LLC

Cecelia Erko

## UTICA NATIONAL INSURANCE

Bethany Beckwith

Kate Brown

Julie Garrabrant

Matt Gavigan

Brittany M. Gokey

Jacquelynne Hackmer

Tracy M. Hassett



Utica National Insurance Group was well represented at the conference with nearly 20 delegates who earned a designation. Congratulations!

# SECOND STORY

#### UTICA NATIONAL INSURANCE (continue)

Sonia Keshler

Sarah Pylinski

Carol A. Pyne

Sarah E. Rosner

Ashley Schmidt

Thomas Schmitt

Steven Seelman Ir.

Paul J. Strycharz

Cathleen Vandermark

Katrina Vandermark

Steven Wood

### SCLA SILVER AWARD

#### KENTUCKY FARM BUREAU MUTUAL

Richard Lee Holt Jr.

#### UTICA NATIONAL INSURANCE

Julie Garrabrant

Matt Gavigan

Brittany M Gokey

Ashley Schmidt

Cathleen Vandermark

Steven Wood

## **WASHINGTON SCHOOLS** RISK MANAGEMENT POOL

Nancy Hershgold

### SCLA GOLD AWARD

#### UTICA NATIONAL INSURANCE

Brittany M Gokey

Ashley Schmidt

Cathleen Vandermark

Steven Wood



AEI Board Members Marilyn O'Brien, Laura Stengl, Brian Kelley and Corinn McBride, Executive Director with Distinguished SCLA Award winner Lacey Payne

# **THE 2019 CLAIMS EDUCATION CONFERENCE**

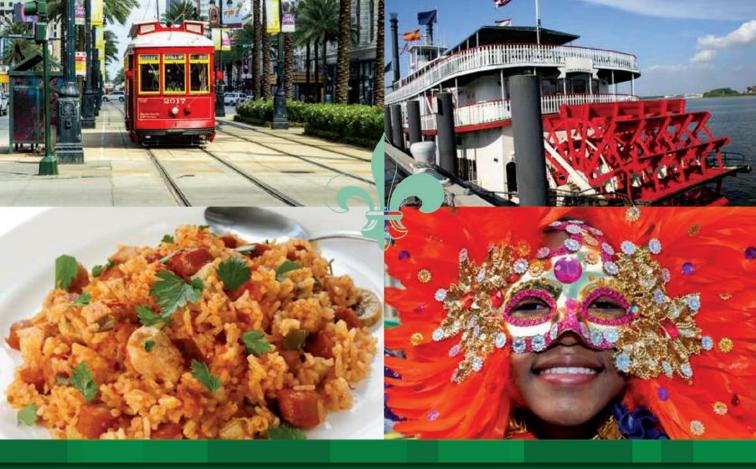
will take place on May 14-17, 2019 at the Hilton New Orleans Riverside. We hope that many of you can join us again and we look forward to meeting new attendees as well! Register by November 30,

# claimseducationconference.net

2018 to take advantage of our best rate



III Staff (L to R) Teresa Headrick, Dave Vanderpan, Lisa Ferrier, Ann Van, Karla Alcerro and Carl Van



# CLAIMS EDUCATION CONFERENCE

Presented by

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# **VERY SPECIAL** THANK YOU

January 18th 2018

The Claims Education Conference and International Insurance Institute would like to give a very special Thank You to our friends at Latitude Subrogation.

Latitude has supported the Claims Education Conference as the Diamond Sponsor for a number of years, and the conference simply would not be possible without their support.

Latitude's commitment to the industry has extended to providing free training courses to their customers, which are presented by International Insurance Institute. The following companies have not only received the extraordinary service that Latitude provides, they have also received FREE training from III fully sponsored by Latitude:



Ben Ebling of Latitude explains III partnership to conference attendees

August 1st 2018	Louisiana Citizens Property
	Claims Customer Service
July 18th 2018	Tower Hill Insurance
	Claims Customer Service
May 18th 2018	Hanover
	Claims Customer Service
March 27th 2018	National Interstate
	Negotiations Skills
February 20th 2018	Meemic Insurance
	Negotiations Skills

	Negotiations Skills
January 5th 2018	North Dakota Mutual
	Managing the Desk
December 12th 2017	Ohio Fair Plan
	Claims Customer Service
August 28-29 2017	Legacy Insurance
	Negligence & Legal Liability
July 13th 2017	GAINSCO
	Critical Thinking
July 6th 2017	Allstate Insurance
	Negotiations for Subro
February 22nd 2017	Builders Mutual
	Claims Customer Service
January 9th 2017	American Family
	Negotiations for Subro
July 21st 2016	Great American Insurance
	Critical Thinking
July 12-13 2016	W.R. Berkley
	Time Management

Grange Insurance

Thank you to Ben Ebling, New Business Director of Latitude Subrogation Services for presenting his breakout session entitled "Money for Nothing" which outlined the amazing partnership between III and Latitude. This is a program where Latitude performs a free closed file review to help identify missed subrogation possibilities, and in turn sponsors a free training class by III.

For information on how your company could benefit from a FREE closed file review to help identify missed subrogation possibilities and receive FREE training from III, contact Carl Van at carlvan@insuranceinstitute.com or 504-393-4570. See ad on page 14. ■



# **REAL-LIFE**

# DELY LANGE CHOILE ON

# FOR THE INSURANCE PROFESSIONAL

This is a practical, full-day workshop, which includes reallife scenarios geared specifically toward the insurance professional. Students will use their own issues and barriers in problem solving exercises to focus on results-oriented activities. Customer service is strongly emphasized throughout the day and students leave with practical methods for improving time management skills, which they can put into place right away.

Based on his books The 8 Characteristics of the Awesome Adjuster, and Gaining Cooperation, Carl Van, ITP demonstrates some real-life skills that can help any insurance professional learn how to get better results and gain a sense of satisfaction at the end of the day.

This full-day workshop, taught to over 125,000 insurance professionals worldwide, is a real-life, claims specific course, designed and taught by the top claims and time management experts in the industry.

Students learn how to:

- Overcome procrastination by breaking up large projects into "bite size" pieces.
  - Eliminate work by focusing on those things that get worse

with time and placing them as a priority.

- Reduce phone calls by improving the telephone interaction with the customer to make sure they are listening and can remember what they were told.
- Prioritize effectively by identifying those high impact items that keep them in the "20% time - 80% results" category.
- Plan properly by looking at all of the items at one time and ranking them accordingly.
- Construct a "working" to-do list to help avoid feeling interrupted during the day.
- Manage telephone interruptions by being proactive in planning phone calls and setting aside best times to make outgoing calls.
- Manage incoming correspondence by identifying what needs to be done and only handle things once.
- Manage diary by picking an effective strategy given the work-flow.
- Leave work problems and stress at work by keeping work lists to help plan the next day's activities

## **NEWS | BRIEFS**

# Claims Professional Books



#### FEATURE BOOK THIS ISSUE:

Attitude, Ability and the 80/20 Rule: The Makings of Exceptional Performers

This month's featured book explores the connection between one's attitude toward their job responsibilities and ultimate performance.

Mr. Van separates Performance Attitude

from what is commonly thought; that having a good attitude is simply being "being happy all of the time." This book makes the case that a person's performance is 80% their attitude toward their job, and only 20% their technical skill level and knowledge.

Attitude is separated into two main sections: Attitude is Performance; Attitude is Job Satisfaction. Both sections demonstrate that an individual's performance is more closely linked to how they perceive and describe their job than what they know or what they can do.

Based on years of observations, monitoring phone calls and conducting training sessions, Mr. Van shows that people's performance is 80% their attitude, and only 20% their actual job ability and with the right attitude, anyone can be an exceptional performer.

Written by Carl Van. (Paperback \$19.95 available at www. ClaimsProfessionalBooks.com, www.Amazon.com, and other on-line book sellers; Kindle \$8.99)

Visit www.ClaimsProfessionalBooks.com to view all of the books available:

- The 8 Characteristics of the Awesome Adjuster
- Gaining Cooperation: Some simple steps to getting customers to do what you want them to do
- Gaining Cooperation for the Workers' Comp. Professional: 3 simple steps to getting the Injured Worker to do what you want them to do
- Attitude, Ability and the 80/20 Rule: The Makings of Exceptional Performers
- The Eight Characteristics of the Awesome Employee
- The Claims Cookbook: A Culinary Guide to Job Satisfaction
- Negotiation Skills for the Claims Professional

# **New Customers**

We are delighted to welcome our newest members who have joined International Insurance Institute's member list, either through on-site training, online video training or training materials.

#### **United States**

- Fig Annunziatio ClaimFox- Ronkonkoma, NY
- Shawn Brace Ohio Fair Plan- Columbus, OH
- Kandie Carson National Interstate- Richfield, OH
- Andy Condrey Gray Insurance- Metairie, LA
- Jill Crane IAT Insurance- Chicago, IL
- Krista Glenn IAT Insurance Raleigh, NC
- Agnes Hoeberling Intercare Holdings- Roseville, CA
- Patrick Hollidge Esurance- Sacramento, CA
- Stephanie Jackson Louisiana Citizens Insurance- Metairie, LA
- Ann Kinner Publix- Lakeland, FL
- Rich Laber North Dakota Mutual- Fargo, ND
- David Licavoli Meemic Insurance- Detroit, MI
- Jennifer McKeen MMG Insurance- Presque Isle, ME
- Melanie Royle Hallmark Insurance- Plano, TX
- Frank Sapio Allianz Global- O'Fallon, MO
- Matthew Stocker Tower Hill Insurance- Gainesville, FL
- Rodney Ward Safepoint Insurance- Tampa, FL

#### International

#### Canada

• Teresa Hamm - Red River Mutual- Altona, MB

### The Congo

• Gitan Bobo - Kinshasa, Democratic Republic of The Congo

#### New Guinea

• James Gunua Gene - PNG-Papua, New Guinea

#### Afghanistan

• Sayed Hashemi - Afghan Global Insurance-Kabul, Afghanistan

#### India

• Nandkumar Bhavsar - The New India-Nashik, India

#### Indonesia

Octo Catur - Gove Banten- Pandeglang, Banten



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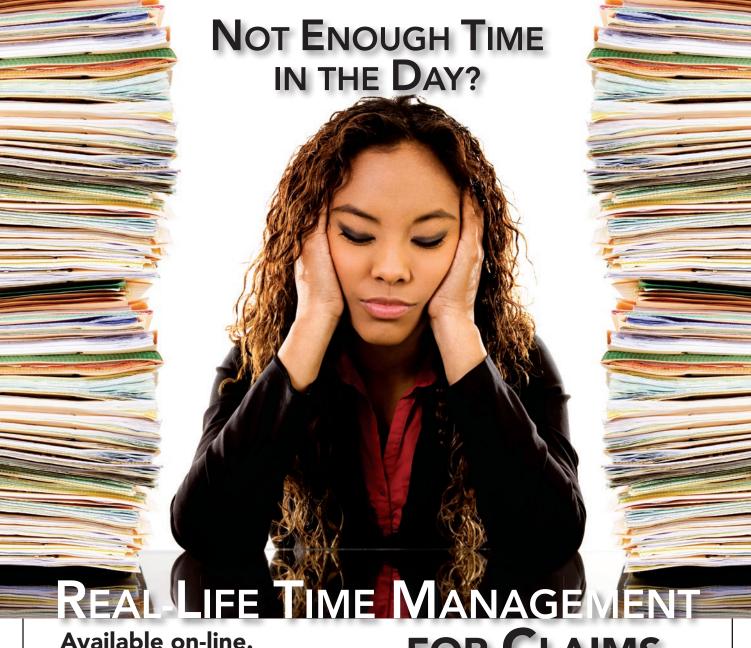


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